

1     What is claimed is:

2             1.     A method of performing secure purchases, said method  
3     comprising:

- 4             a)     a customer communicating with a custodial authorizing  
5                     entity having custodial responsibility of account  
6                     parameters of said customer's pre-established account;  
7             b)     said customer supplying the custodial authorizing  
8                     entity with at least account identification data;  
9             c)     said customer designating a payment category;  
10            d)     generating a transaction code that is different from  
11                    said account identification data and which is  
12                    associated with said designated payment category;  
13            e)     communicating said transaction code to said customer;  
14            f)     terminating communication with said custodial  
15                    authority;  
16            g)     said customer communicating said transaction code to  
17                    a merchant in connection with a purchase having  
18                    defined purchase parameters;  
19            h)     said merchant communicating said transaction code to  
20                    a verifying authority;  
21            i)     said verifying authority utilizing said transaction  
22                    code to verify that said defined purchase parameters  
23                    are within said designated payment category; and  
24            j)     said verifying authority communicating a purchase  
25                    authorization to said merchant if said defined  
26                    purchase parameters are within said designated payment

category associated with said transaction code; and

k) completing the purchase.

2. A method as recited in claim 1 further comprising defining said payment category as a specific maximum dollar amount, said verifying authority communicating a purchase denial if said purchase parameters of said purchase include a purchase dollar amount in excess of said maximum dollar amount.

3. A method as recited in claim 1 further comprising defining said payment category as a specific dollar amount, said verifying authority communicating a purchase denial if said purchase parameters of said purchase include a purchase dollar amount different from said specific dollar amount by more than a predetermined maximum variance.

4. A method as recited in claim 1 further comprising communicating information associated with offered subject matter to the customer by the merchant, pre-determining the purchase parameters of the purchase, and corresponding said designated payment category to said purchase parameters.

5. A method as recited in claim 1 further comprising the custodial authorizing entity generating a transaction code which reflects at least one of said designated payment categories from a plurality of different types of said payment categories.

6. A method as recited in claim 5 further comprising defining at least one of said plurality of different types of payment categories to include amount parameters for a cost of a purchase.

1           7. A method as recited in claim 5 further comprising  
2 defining at least one of said plurality of different types of  
3 payment categories to include time parameters during which the  
4 purchase can be completed.

5           8. A method as recited in claim 5 further comprising  
6 defining at least one of the plurality of different types of  
7 payment categories to include authorization for a single  
8 transaction at a fixed amount for purchase within a  
9 predetermined period of time.

10          9. A method as recited in claim 5 further comprising  
11 defining at least one of the plurality of different types of  
12 payment categories to include authorization for a single  
13 transaction at a maximum amount for purchase within a  
14 predetermined period of time.

15          10. A method as recited in claim 5 further comprising  
16 defining at least one of the plurality of different types of  
17 payment categories to include authorization for a predetermined  
18 maximum number of transactions up to a maximum total purchase  
19 amount.

20          11. A method as recited in claim 5 further comprising  
21 defining at least one of the plurality of different types of  
22 payment categories to include authorization for a predetermined  
23 maximum number of transactions up to a maximum total purchase  
24 amount during a predetermined time period.

25          12. A method as recited in claim 5 further comprising  
26 defining at least one of the plurality of different types of

1 payment categories to include authorization for a repeating  
2 transaction at a fixed amount.

3 13. A method as recited in claim 5 further comprising  
4 defining at least one of the plurality of different types of  
5 payment categories to include authorization for a repeating  
6 transaction at a fixed amount payable at each of a fixed number  
7 of time intervals.

8 14. A method as recited in claim 5 further comprising  
9 defining the plurality of payment categories selectable by said  
10 customer to include at least:

11 a) authorization for a single transaction at a fixed  
12 amount for a purchase within a predetermined period of time,

13 b) authorization for a single transaction at a maximum  
14 amount for a purchase within a predetermined period of time,

15 c) authorization for multiple transactions at a maximum  
16 total amount for purchases within a predetermined time period,  
17 and

18 d) authorization for a repeating transaction at a fixed  
19 amount.

20 15. A method as recited in claim 1 further comprising  
21 defining said payment category to include a limited time  
22 interval during which said transaction code is valid.

23 16. A method as recited in claim 1 further comprising  
24 generating a transaction code which further reflects an  
25 identification of the merchant.

26 17. A method as recited in claim 1 wherein said merchant

1 communicates said transaction code to a verifying authority  
2 which normally accepts and verifies credit card account  
3 information in connection with purchases.

4 18. A secure purchase verification system comprising:

5 a) a custodial authorizing entity structured to issue a  
6 user account to a consumer;

7 b) said custodial authorizing entity structured to bill  
8 said consumer for purchases consummated in connection  
9 with said user account;

10 c) said custodial authorizing entity responsive to a  
11 consumer transaction request and structured to  
12 generate a transaction code internally associated with  
13 said user account and different from said user  
14 account;

15 d) said transaction code including a payment category  
16 designated by said consumer associated therewith and  
17 structured to be presented to a merchant by said  
18 consumer in connection with a purchase having defined  
19 purchase parameters;

20 e) a verifying authority structured to receive and  
21 authorize credit card transactions from said merchant;

22 f) said transaction code structured to be communicated to  
23 said verifying authority by said merchant, in  
24 connection with said purchase having said purchase  
25 parameters, as a credit card account number utilizing  
26 a credit card authorization system;

1 g) said verifying authority structured to verify that  
2 said purchase parameters of said purchase correspond  
3 said payment category associated with said transaction  
4 code without identifying said user account, and to  
5 accordingly communicate an authorization or rejection  
6 to said merchant.

7 19. A secure purchase verification system as recited in  
8 claim 18 wherein said payment category of said  
9 transaction code includes a defined maximum purchase  
10 amount.

11 20. A secure purchase verification system as recited in  
12 claim 18 wherein said payment category of said  
13 transaction code includes a specific purchase amount.

14 21. A secure purchase verification system as recited in  
15 claim 18 wherein said payment category of said  
16 transaction code includes a specific purchase amount  
17 range.

18 22. A secure purchase verification system as recited in  
19 claim 18 wherein said payment category of said  
20 transaction code includes a defined time period for  
21 commencement of said purchase.

22 23. A secure purchase verification system as recited in  
23 claim 18 wherein said payment category of said  
24 transaction code includes a defined plurality of  
25 purchases.

26 24. A secure purchase verification system as recited in

1 claim 23 wherein said payment category of said  
2 transaction code includes a defined maximum purchase  
3 amount for said plurality of purchases.

4 25. A secure purchase verification system as recited in  
5 claim 18 wherein said payment category of said  
6 transaction code includes a defined plurality of  
7 recurring purchases.

8 26. A secure purchase verification system as recited in  
9 claim 25 wherein each of said defined plurality of  
10 purchases include a define purchase amount associated  
11 therewith.